

General Application Information
for
WASHINGTON MORTGAGE CONTINUING EDUCATION PROVIDERS

Course Title: _____

Name of Provider Entity: _____

Address: _____

Contact Person: _____

Email: _____

Phone: _____

APPLICATION CHECKLIST - Include the following in your application

- ☐ Application for Approval as a Mortgage Continuing Education Provider
(Limited to 1 course per application form)
- ☐ Company History
- ☐ Certificate of Course Completion (in sample form)
- ☐ Detailed resume for each proposed instructor - to include explanation/documentation of any
revoked/suspended mortgage license (if applicable)
- ☐ Statement of Monitored Attendance
- ☐ Complete set of student course materials (textbooks, student workbooks, reference manual/material,
case studies, power point presentations, teaching aids, handouts, pamphlets, etc.)
- ☐ Final exam, students' final exam instructions, exam proctor/monitor instructions (if applicable)
- ☐ Copy of Course and Instructor Evaluation Sheet
- ☐ Privacy Policy and Record Retention Statement

Note:

Please edit your documents for spelling, grammar, and punctuation errors.

Include all items listed above.

Place checklist as the top item in your submission package.

Application for Approval to Provide Mortgage Continuing Education

WASHINGTON DEPARTMENT OF FINANCIAL INSTITUTIONS

General Information

The Washington Mortgage Broker Practices Act (MBPA) requires designated mortgage brokers and loan originators to be licensed by the Washington Department of Financial Institutions (DFI). Completion of approved continuing education courses is required of mortgage licensees in order for them to renew their license. The MBPA and its supporting rules provides the authority for the DFI to establish standards for and approve continuing education courses, providers and professional organizations that provide mortgage continuing education.

Education Requirements

Washington Loan Originator Licensees and designated mortgage brokers must complete two and three approved continuing education courses respectively annually.

What standard is required and what will the department review when considering approval of continuing education provided by course providers not affiliated with professional organizations?

Continuing education courses must provide the course taker with a working knowledge of, and competency in, the subject matter. To ensure this standard, the department will review the following when considering approval of education courses:

- (a) The instructor's experience and qualifications;
- (b) Whether the instructor or proposed course of education has been approved, denied, or rescinded by the department in the past; and
- (c) The course materials and lesson plans for the proposed courses. Each course must run a minimum of three hours; the materials and lesson plans must have the content to support a presentation of this length.

Process to Apply for Approval

Note: Applicants for approval as “professional organizations” under WAC 208-660-600 (5) need to provide additional information. Please review WAC 208-660-600 (14) and provide the additional information outlined in the rule with the application and materials.

Each person, institution, school, or other entity applying as an approved provider of a continuing education course(s) shall submit the following to the Washington Department of Financial Institutions:

- a. A complete application for approval as a provider of continuing education courses;
- b. Required Enclosures:
 - i. A complete set of materials to be used for curriculum, all teaching aids, handouts, books, pamphlets, examinations with answers, etc. The Department will retain all materials.
 - ii. Include a brief description of the proposed course and hours of instruction. Must include a breakdown of the amount of time required to complete each topic.
- c. Resume for each proposed instructor.
- d. Company history (if not included in course materials).
- e. Statement of Monitored Attendance.
- f. Privacy Policy and Statement describing record retention storage and disposal policies.

Continuing Education courses must provide no fewer than three hours of classroom or web-based instruction.

A PARTICIPANT WHO SUCCESSFULLY COMPLETES AN APPROVED COURSE MAY NOT REPEAT THAT COURSE FOR CREDIT HOURS WITH THE SAME EDUCATION PROVIDER FOR TWO YEARS.

Course approval commences on the date initial approval is granted by DFI. Course approvals are valid for two years from the approval date or until revoked by the Department. Requests for re-approval should be delivered to the Department forty-five days prior to a course approval expiration date.

The Director may revoke, suspend or terminate approval of any provider or any individual course upon a finding that:

- a. the provider has refused or failed to comply with any applicable provision of the Mortgage Broker Practices Act or its Promulgated Rules, or any laws dealing with escrow, mortgages, lending, real estate or related fields;
- b. has refused or failed to submit information in a timely manner, including but not limited to, quarterly reports, applications and other forms prescribed by the Director, renewals, certificates, attendance rosters and course completion certificates;
- c. the teaching methods or program content no longer meets standards or have been materially changed without notice;
- d. the provider/instructor granted a completion certificate to a non-course participant or failed to grant a completion certificate to a qualified participant;
- e. any provider/instructor has had a mortgage license revoked or suspended in any jurisdiction;
- f. the provider/instructor represented in any manner that a course, instructor or provider has received approval or accreditation, or that participants will receive credit hours for attendance/completion, when no such approval or accreditation has been granted;
- g. the provider/instructor misrepresented, circumvented or concealed, through any manner, any of the material particulars pertaining to status, content or facilitation of course offerings.

Approval Timeframe

The Department will require up to 90 days of review for each course submission.

Course Renewal

Renewal notices will not be mailed. When course approvals expire it is the responsibility of the provider to seek re-approval. Course providers should deliver requests for re-approval to DFI forty-five days prior to course approval expiration. If course re-approval requests are not received within 15 days of expiration the course will be dropped from the Department's published list of approved courses.

Reasonable course revisions to improve or update an approved course during its two (2) year approval period can be made. Such changes should not substantially alter the content of the originally approved course.

Courses with extensive revisions that significantly alter the course will have to be reviewed and approved as an initial application.

Course/Instructor Evaluations

Each person taking an approved continuing education course shall be provided a course/instructor evaluation form. The form should be suitable for mailing and have the Department of Financial Institution's address preprinted on it.

Sales of Products and Services

The Department prohibits the marketing, soliciting or selling of products or services during the instruction of any approved continuing education course.

If a provider intends to market, solicit or sell products or services before the start of instruction, or after course instruction completion, a detailed information notice must be included in all course materials with product/service description, cost and refund policy.

Notifications of Status

Notifications of application deficiencies or of course approval/denial will be mailed to the contact person designated in the application. The designated contact person shall be available to the Department during normal business hours. The contact person shall have authority to act with regard to all administrative matters concerning instructors, scheduling, advertising, recordkeeping, and supervision of all courses offered by the provider.

Questions and Information

If you have questions or need information pertaining to the application, continuing education or licensing, please visit the Department's website at: www.dfi.wa.gov You may also call the Consumer Services Division for more detailed information regarding an application you have submitted.

Privacy Policy and Record Retention Statement

Provide a copy of the Applicant Company's privacy policy with your application. Additionally, include a description of the Applicant's method of students' record storage and retention, as well as the Company practice and policy regarding disposal of records and client's personal information. Include method of storage, accessibility by employees and others, distribution of information, record destruction, etc.

KEEP A COPY OF YOUR SUBMISSION FOR YOUR RECORDS

Application for Approval as a Provider of Washington Mortgage Continuing Education Courses

Instructions: Please complete this form and submit it to: Washington Department of Financial Institutions, Consumer Services Division, 150 Israel Rd. SW, Tumwater, WA 98501.

NO HANDWRITTEN COPIES WILL BE ACCEPTED.

1. Company or organization sponsoring or providing the course:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

Web Address: _____

2. Designated Contact Person: _____

Business Mailing Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

Email: _____

3. Course Title: _____

Course Cost: _____

4. Course Information: (attach additional page if necessary)

Is this course available as a distance or online course? (Refer to course criteria information) ☐ Yes ☐ No

Date

Location

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

5. Total number of credit hours requested for this course: _____

6. Is course site accessible to persons with disabilities? ☐ Yes ☐ No

7. List any admission restrictions: _____
8. Description of materials to be distributed: _____
9. Method of participant comprehension evaluation:

10. When are materials distributed? _____
11. Method of presentation: ☐ Classroom ☐ Web-based
12. Total minutes of instruction: _____
13. Has DFI previously approved this course? ☐ Yes ☐ No If yes, when? _____
- 14 Has this course been approved in any other state? ☐ Yes ☐ No
 If yes, list the state(s) _____

15 Required enclosures:

List all states, along with an education contact person/Department where you are currently approved as a continuing education provider: *(Attach additional sheets as necessary)*

State	Contact Person/Department	Phone
State	Contact Person/Department	Phone
State	Contact Person/Department	Phone
State	Contact Person/Department	Phone

I certify that the information contained in the application and provider agreement herein is true to the best of my knowledge, that I have reviewed the Rules governing continuing education in Washington, have reviewed the instructions and course criteria information, and agree to comply with all requirements.

Date	Authorized Signature/Title
Typed/Printed Name	

Education Provider Agreement

Name: _____
Address: _____
City: _____ State: _____ Zip: _____
Title of Course: _____

Provider agrees to:

1. Properly monitor participant's attendance and attention.
2. Issue certificates of attendance/completion with approved course identification to any participant who satisfactorily completes approved course offerings.
3. Maintain student's records for three (3) years.
4. Submit a class roster to the Director quarterly.
5. Report any material changes including addition of or substitution of instructors in the information submitted to the Director no less than 30 days prior to proposed use.
6. Notify the Director if any provider or instructor has/had a mortgage broker or loan originator (or other professional) license revoked or suspended in any jurisdiction. Notification must be made within thirty (30) days of occurrence if subsequent to initial filing or approval.
7. Submit a list of all previously approved instructors.

I certify that the information contained in the application and provider agreement herein is true to the best of my knowledge, that I have reviewed the Rules governing continuing education in Washington, have reviewed the instructions and course criteria information, and agree to the guidelines as stated above.

Date

Authorized Signature/Title

Typed/Printed Name

Continuing Education Instructor Certification

CERTIFICATION CRITERIA

Instructors, conference leaders, lecturers, and others who present a continuing education course shall meet at least one of the following qualifications:

1. Three (3) years full time experience teaching the subject matter or mortgage related topics;
2. B.A. or B.S. degree or higher in a field related to that which is being taught; or
3. Any combination of at least five (5) years full time mortgage industry experience and college level education in an applicable field.
4. The Director may approve instructors who in his judgment meet the criteria for approval or who otherwise evidence their teaching qualifications by education or experience or a combination of the two.

An instructor shall not be qualified if the instructor:

1. Does not satisfy the listed criteria;
2. Has engaged in any violation of the MBPA, Escrow Agent Registration Act, or Washington law relating to Real Estate.
3. Has violated promulgated rules written in support of the MBPA, the Escrow Agent Registration Act or Washington Real Estate law or has engaged in conduct which would have warranted the denial of an application for approval or a suspension of approval of a continuing education offering;
4. As a mortgage licensee, in any jurisdiction, has had that license suspended, revoked or restricted as a result of disciplinary action;
5. Acted or conducted his self or herself in a manner which would have warranted the denial of his or her application for a mortgage license under the Washington MBPA.

Certification

I hereby certify that all instructors conducting a presentation of the above listed continuing education course offering will meet the instructor qualifications as set forth above.

Sponsor/Provider Signature Date

Printed or Typed Name of Person Signing

Title of Person Signing

Name of Course Provider

Address of Course Provider (street address, city, state, zip)

SIGN-IN SHEET

Date: _____

Course Name: _____

Course Number: _____

Location of Course Presentation: _____

Sponsor/Provider: _____

Provider ID # _____

[illegible]

COURSE AND INSTRUCTOR EVALUATION

The purpose of the evaluation is to assist DFI and providers of continuing education in offering quality courses and meaningful instruction. Continuing education courses should meet the educational needs of mortgage industry licensees.

Please mail or fax the completed evaluation form to DFI. (see address and fax number below)

Name of Course Provider (company) _____

Date Course Takes (*month/year*) _____

Name of Course _____

Course Number _____

Instructor (*if applicable*) _____

Presentation Method:

☐ Live/Seminar

☐ Internet

☐ Other (*explain*):

*Washington Department of Financial Institutions
Division of Consumer Services
Continuing Education
150 Israel Rd SW
Tumwater, WA 98501*

*Phone: (360) 902-8703
Fax: (360) 664-2258*

EVALUATION

Please rate courses on a scale of 1 to 5. A rating of 1 is poor and 5 is good. Circle the appropriate number. "N/A" means not applicable.

1. The instructor was knowledgeable and up-to-date on the course subject matter.
1 2 3 4 5 N/A
2. The instructor was well organized and easy to understand.
1 2 3 4 5 N/A

The instructor got sidetracked from the course subject with stories, jokes, personal experiences, etc
(*Too many stories*) 1 2 3 4 5 (*Just right*) N/A
3. The instructor promoted the sale of products or services (tapes, text, membership, etc) *during* the educational instruction portion of the course.
☐ Yes ☐ No
4. The educational materials (outline, text, video, etc) were well prepared and easy to understand.
1 2 3 4 5 N/A
5. The handout materials will be useful to me.
1 2 3 4 5 N/A
6. The presentation increased my knowledge of the course subject matter.
1 2 3 4 5 N/A
7. I am better able to serve and protect consumers with knowledge I gained in this course.
1 2 3 4 5 N/A
8. I would enroll in another course or presentation offered by this provider.
☐ Yes ☐ No
9. I would rate this course as:
☐ Excellent ☐ Above Average ☐ Good ☐ Fair ☐ Poor

Comments/Suggestions: